

0036012/001/ 37840v01

1 I, Joyce Freeman, declare:

2 1. I am one of the plaintiffs in this case. I have personal knowledge of the facts stated  
3 below, and if called as a witness, I could and would testify competently thereto.

4 2. I am a former employee of Defendant ComUnity Lending, Inc. ("Defendant") and  
5 former member of Defendant's Non-Qualified Deferred Compensation Plan ("Plan").

6 3. My Plan benefits are comprised entirely of salary that I earned and then deferred and  
7 the interest thereon.

8 4. When the Plan terminated, my account had an aggregate balance of \$407,893.68.

9 5. By no later than September 17, 2007, IBT, the Plan's trustee, had distributed my  
10 Plan benefits directly to the Company instead of to me. The Company has refused to return my  
11 Plan benefits.

12  
13 I swear under penalty of perjury under the laws of the United States and California that the  
14 foregoing is true.

15  
16 Dated this 11th of June, 2008

\_\_\_\_\_  
/s/  
Joyce Freeman

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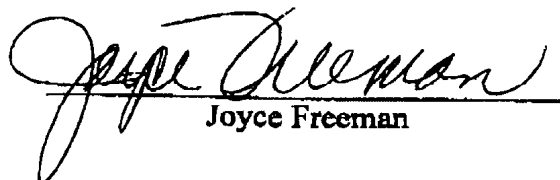
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